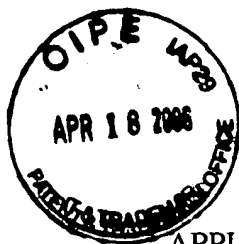


04-19-06

JFW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Darren Hodgdon) ATTORNEY DOCKET: 04237118
SERIAL NO.: 10/821,084) GROUP ART UNIT: 3626
FILED: April 8, 2004) EXAMINER: Unknown
TITLE: INCENTIVE BASED HEALTH CARE INSURANCE PROGRAM
DATE: April 18, 2006 CUSTOMER NO.: 26565

Certificate of Mailing by "Express Mail"

"Express Mail" mailing label No. EV548618238US. Date of Deposit: April 18, 2006.
I hereby certify that this paper (and its recited enclosures) or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Timothy M. Hubalik

(signature of person mailing paper or fee)

(typed name of person mailing paper or fee)

Commissioner for Patents
PO BOX 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO/SB/08B form as cited in International Search Report for corresponding PCT Application No. PCT/US05/10489 (copy enclosed).

This Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits. Therefore, Applicant believes no fee is due in connection with this filing.

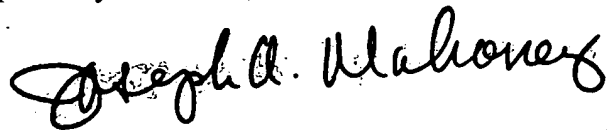
Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notation on the attached form. Pursuant to MPEP 609(A)(III)A(2) (page 600-128, Rev. 2, May 2004).

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each of all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

The Commissioner is hereby authorized to charge any additional filing fees required under Rule 1.17 concerning this transaction, or to credit any overpayment to Deposit Account 13-0019.

Respectfully submitted,



Joseph A. Mahoney
Reg. No. 38,956

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Enclosure:
Form PTO-1449



Supplement to form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/821084
Filing Date	April 8, 2004
First Named Inventor	HODGDON
Art Unit	3626
Examiner Name	Unknown
Attorney Docket Number	04237118

Sheet	1	1
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U.S. PATENT DOCUMENTS

Examiner Initials*	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	5,492,117	02/20/96	Eisenberg et al.	
	5,692,501	12/02/97	Minturn	
	6,334,192	12/25/01	Karpf	
	2004/0044654	03/04/04	Ballenger et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	† ⁶

NON PATENT LITERATURE

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing this form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.